

TEARFUND

Hawija Cash Assessment and Post Distribution Monitoring Report

April 2019

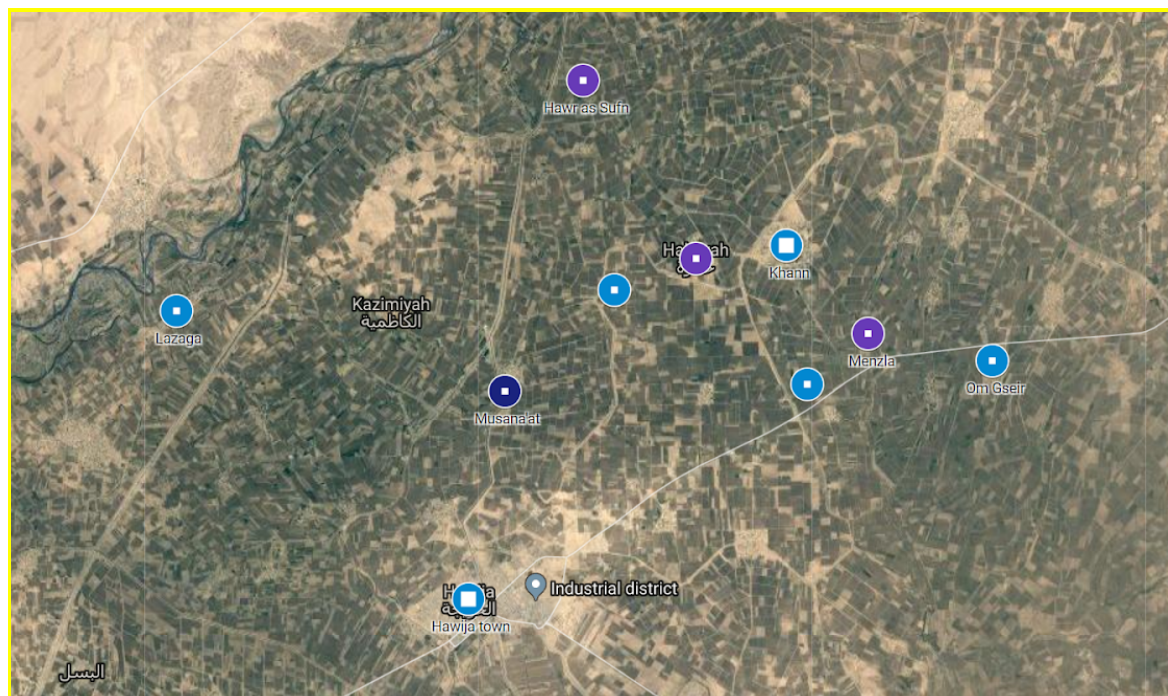
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Introduction

During the four years of ISIS control across Hawija, households (HH's) were forced to leave their lands and depend on savings and borrowed money from friends and family to sustain themselves. Damage on infrastructures and limited job opportunities has also contributed to the difficulties faced by households remaining and returning to their homes in this area.

Over 2018/19 Tearfund distributed MPCA across 11 locations including neighborhoods in Hawija town and the surrounding villages to support HH's who had both had to flee and those who remained. Blanket assessments and CC meetings were conducted across every location TF delivered MPCA to identify the most vulnerable HH's for TF to select for assistance. HHs were selected through the vulnerability criteria to either receive a one of payment or three payments across three consecutive months. The locations were: Halawa, Shamlan (OFD114/IHF109 co-funded), Musana'at, Hawr as Sufn, Menzla and Umgesir (IHF109), Lazaga (IHF109/IHF111), Khann, Qadaysia neighbourhood and Askari neighbourhood of Hawija town (OFD116/IHF111 co-funded) and Uzerice (IHF111).



A. Hawija sub-district villages

Halawa- 35.39777, 43.82671
 Shamlaan- 35.391, 43.8051
 Musana'at- 35.36945, 43.77653
 Hawr as Sufn- 35.43589, 43.79704
 Menzla- 35.38177, 43.87218
 Umgesir- 35.37585, 43.90492
 Lazaga- 35.3866, 43.68983

Khann- 35.40059, 43.85059
Uzeriee- 35.37096, 43.85591

B. Hawija town neighbourhoods

Askari- 35.32506, 43.75962
Qadaysia- 35.32798, 43.77303

Methodology

Data collection for the HH vulnerability assessments took place between May and October 2018 using a kobo survey. Out of the 3787 assessments included in this analysis 1829 beneficiaries were selected to receive MPCA by Tearfund. Vulnerable HH's were selected to receive the equivalent of 400 USD (480,000 IQD) in accordance with the survival minimum expenditure basket designed to cover the minimum culturally adjusted group of items required to support a six-person Iraqi household for one month, as defined by the CWG. The most vulnerable HH's were then selected to receive a further two monthly payments over the following months.

Post distribution monitoring (PDM) assessments were also completed by selected beneficiaries including 781 one off and 362 multi-month MPCA recipients. The PDM's were conducted through phone calls a month after the beneficiaries final payment. This report looks at the data collected through these assessments to understand the conditions of HH's living in Hawija sub district before TF's intervention and the impact of MPCA.

Key Findings

- Cash is chosen by HH's as a the top priority, the preferred modality and beneficiaries report access to goods in markets showing MPCA is appropriate in Hawija.
- 91% of HH are in debt with the average debt over 4 million IQD, over 25 times the current average monthly income of selected HH.
- 100% of HH reported to be using at least one negative coping strategy in the 30 days before the vulnerability assessment but this fell to just 51% of beneficiaries that received multi-monthly MPCA.
- The average FCS for both single and multi-month MPCA beneficiaries moved from borderline to acceptable scores.

Limitations of the report

- Assessment results may be skewed by respondents desire to be included in the MPCA Tearfund was offering.
- Assessment does not take into account a small number of HH's that were excluded due to factors such as location.
- Limited female responses due to the demographic of Hawija.

Preferred Modality

Out of the 3787 assessments included in this analysis only 28 respondents indicated they would prefer to receive assistance through an in kind or voucher modality over cash. This is further reduced to just 6 of the selected beneficiaries.

| Preferred Assistance Method | All HH Assessed | HH Selected for MPCA |
|-----------------------------|-----------------|----------------------|
| Cash | 3759 | 1823 |
| In kind | 20 | 4 |
| Voucher | 8 | 2 |

Access

With only 1% of HH's not able to access hygiene items and 2% of HH's not able to access basic household items MPCA recipients are generally able to access the basic items the MPCA is designed to cover. This is also supported by market assessments completed in TF showing all all items covered in the survival minimum expenditure basket are available in local markets that are able to respond to increased demand likely to be caused by the cash injection into the local economy. This shows that cash assistance is a suitable modality in Hawija but further follow up is needed to ensure all HH's TF provide MPCA to are able to access the items TF are providing the assistance for.

| Do you have adequate access to essential hygiene items (ex. soap, toothbrush, shampoo)? If no, why? | | All HH Assessed | | HH Selected for MPCA | |
|--|---------------------------------------|-----------------|-----|----------------------|-----|
| | Yes | 2290 | 60% | 946 | 52% |
| | No, I can't afford the Items | 1488 | 39% | 876 | 48% |
| | No, I can't access the Market | 29 | 1% | 22 | 1% |
| | No, items are not available in Market | 3 | 0% | 3 | 0% |
| | | | | | |
| Do you have adequate access to clothing, fuel and basic household items (ex. bedding, cooking items)? | | All HH Assessed | | HH Selected for MPCA | |

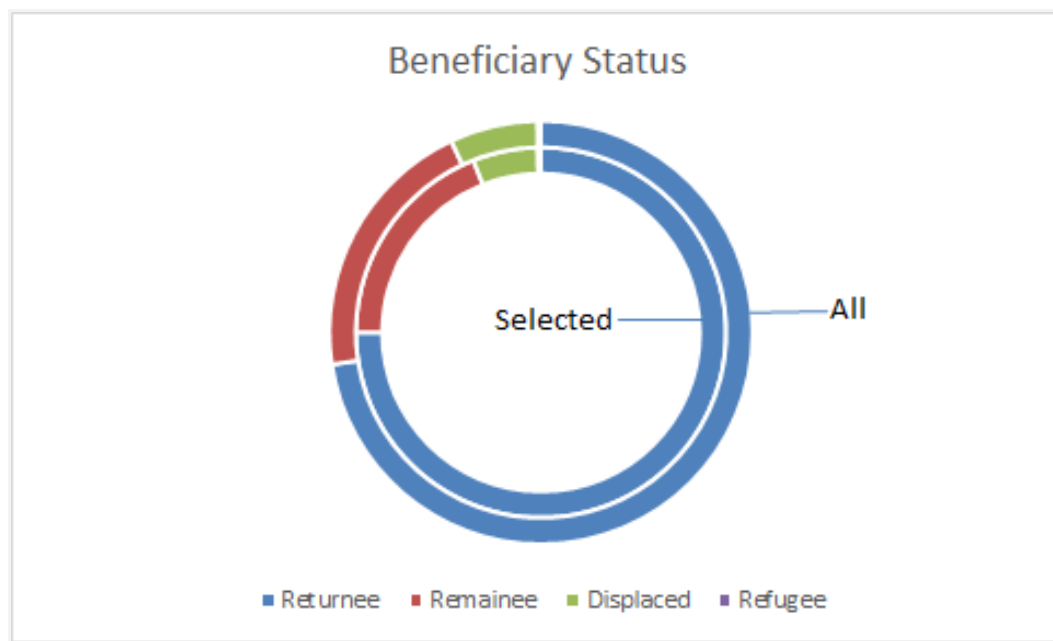
| | | | | | |
|---|---------------------------------------|-----------------|-----|----------------------|-----|
| | Yes | 1313 | 35% | 506 | 28% |
| | No, I can't afford the Items | 2455 | 65% | 1314 | 72% |
| | No, I can't access the Market | 41 | 1% | 24 | 1% |
| | No, items are not available in Market | 19 | 1% | 12 | 1% |
| | | | | | |
| Do you have access to a sufficient quantity of water for drinking, cooking and personal/domestic hygiene? | | All HH Assessed | | HH Selected for MPCA | |
| | Yes | 2850 | 75% | 1337 | 73% |
| | No, I can't afford it | 469 | 12% | 284 | 16% |
| | No, I can't access the water points | 189 | 5% | 78 | 4% |
| | No, adequate water isn't available | 487 | 13% | 233 | 13% |

HH Disaggregation

HH Status

The proportion of beneficiaries in each group roughly reflected the population living in the locations we assessed suggesting none of the groups are being identified as significantly more vulnerable than others in our current selection criteria.

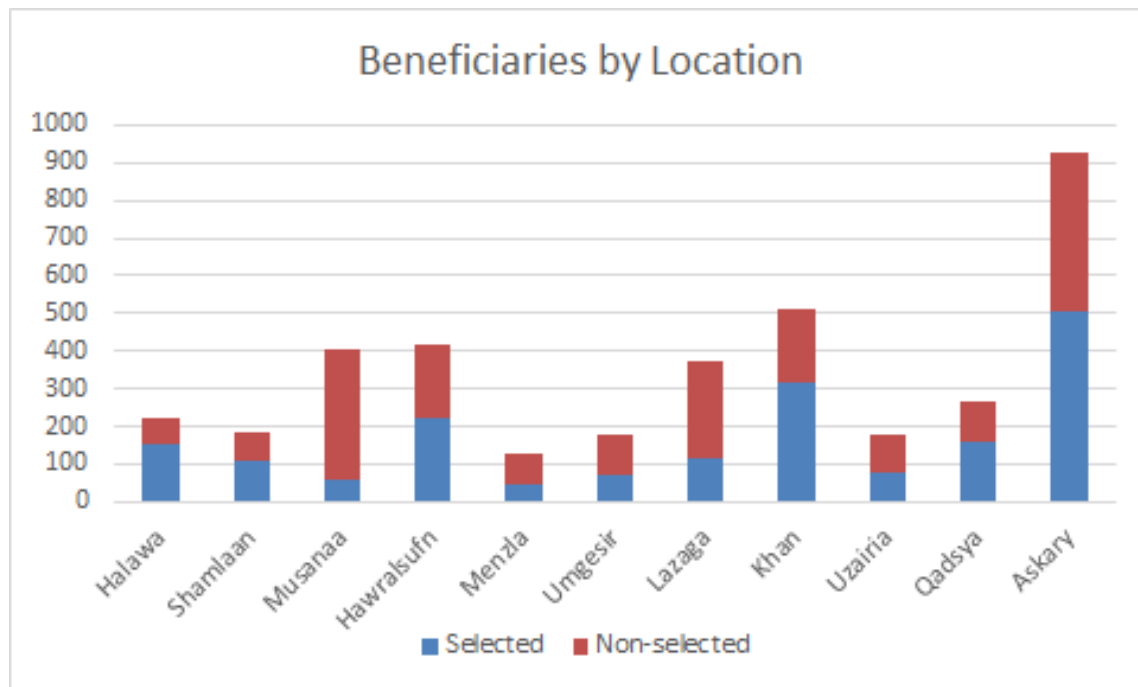
| | All HH Assessed | | HH Selected for MPCA | |
|-----------|-----------------|-----|----------------------|-----|
| Returnee | 2749 | 73% | 1372 | 75% |
| Remainee | 774 | 20% | 348 | 19% |
| Displaced | 255 | 7% | 104 | 6% |
| Refugee | 9 | 0% | 5 | 0% |



HH Location

Assessments were completed across the 11 locations in Hawija listed in the table below. Askary and Qadsya are both neighbourhoods within Hawija Town whereas the others are villages in the surrounding area.

| Location | All HH Assessed | | HH Selected for MPCA | | % of location selected |
|--------------|-----------------|-----|----------------------|-----|------------------------|
| Halawa | 220 | 6% | 153 | 8% | 70% |
| Shamlaan | 186 | 5% | 106 | 6% | 57% |
| Musanaa | 406 | 11% | 61 | 3% | 15% |
| Hawr al sufñ | 415 | 11% | 224 | 12% | 54% |
| Menzla | 125 | 3% | 43 | 2% | 34% |
| Umgesir | 179 | 5% | 72 | 4% | 40% |
| Lazaga | 376 | 10% | 117 | 6% | 31% |
| Khan | 511 | 13% | 314 | 17% | 61% |
| Uzairia | 179 | 5% | 75 | 4% | 42% |
| Qadsya | 265 | 7% | 158 | 9% | 60% |
| Askary | 925 | 24% | 506 | 28% | 55% |



HoHH Disaggregation

| HoHH gender | | All HH Assessed | | HH Selected for MPCA | |
|----------------------|-----------------------------|-----------------|-----|----------------------|-----|
| | Female | 631 | 17% | 436 | 24% |
| | Male | 3156 | 83% | 1393 | 76% |
| HoHH marital status | | | | | |
| | Married | 3239 | 86% | 1456 | 80% |
| | Widowed/ Divorced | 468 | 12% | 326 | 18% |
| | Single | 54 | 1% | 32 | 2% |
| | Spouse Missing/ Detained | 22 | 1% | 12 | 1% |
| | Separated | 4 | 0% | 3 | 0% |
| HoHH education level | | | | | |
| | No education | 866 | 23% | 526 | 29% |
| | Primary education | 1716 | 45% | 859 | 47% |
| | Secondary education | 593 | 16% | 268 | 15% |

| | | | | | |
|---|-------------------------------------|------|-----|------|-----|
| | Technical school | 23 | 1% | 13 | 1% |
| | Undergraduate Degree | 567 | 15% | 158 | 9% |
| | Graduate Degree (Masters,PHD, etc.) | 21 | 1% | 4 | 0% |
| Is the head of household missing any civil documents? | | | | | |
| | Yes | 125 | 3% | 66 | 4% |
| | No | 3662 | 97% | 1763 | 96% |

| HoHH Age | All | Male | Female | Selected | Male | Female |
|----------|------|------|--------|----------|------|--------|
| Under 18 | 6 | 5 | 1 | 4 | 3 | 1 |
| 18-59 | 3203 | 2819 | 384 | 1476 | 1222 | 254 |
| 60+ | 572 | 328 | 244 | 347 | 167 | 180 |

Income, Expenditure, Savings and Debt.

Savings and monthly income of selected beneficiaries are shown to have a high correlation with our selected beneficiaries showing that the criteria being applied is effective at targeting HH with the least resources.

91% of all assessed HH in Hawija have debt, with selected HH's only narrowly having a higher average debt than all HH's assessed. This level of debt is so high that it would take the average selected HH over 2 years to repay using all of their monthly income.

| | All (IQD) | Selected (IQD) |
|-----------------------------|-----------|----------------|
| Average Monthly Income | 242,547 | 172,544 |
| Average Monthly Expenditure | 348,532 | 333,453 |
| Average Savings | 65,963 | 37,225 |
| Average Debt | 4,377,730 | 4,380,233 |

| Income, Savings and Debt (000 IQD) | | All HH Assessed | | HH Selected for MPCA | |
|---|-----------------------------|-----------------|-----|----------------------|-----|
| What is the total income of your household over the past 30 days? (Including any governmental salary, pension, MoDM or NGO Cash Assistance) (,000 IQD) | | | | | |
| | no income | 325 | 9% | 201 | 11% |
| | 1-25 | 46 | 1% | 30 | 2% |
| | 25-50 | 128 | 3% | 77 | 4% |
| | 50-100 | 388 | 10% | 228 | 12% |
| | 100-250 | 1475 | 39% | 780 | 43% |
| | 250-500 | 948 | 25% | 473 | 26% |
| | >500 | 476 | 13% | 39 | 2% |
| In your current location, what is the household's primary sources of income and support? | | | | | |
| | Daily Labour/Temp Job | 1747 | 46% | 896 | 49% |
| | Government (Salary/Pension) | 562 | 15% | 160 | 9% |
| | Community/ Friends/Family | 401 | 11% | 287 | 16% |
| | Private Job/ Own Business | 394 | 10% | 173 | 9% |
| | Loan/Debt | 18 | 0% | 11 | 1% |
| | None | 159 | 4% | 59 | 3% |
| | Other/NA | 100 | 3% | 44 | 2% |
| What is your total amount of savings currently? (,000 IQD) | | | | | |
| | no savings | 2161 | 57% | 1102 | 60% |
| | 1-25 | 750 | 20% | 408 | 22% |
| | 25-50 | 268 | 7% | 112 | 6% |
| | 50-100 | 248 | 7% | 98 | 5% |

| | | | | | |
|--|---|-----|-----|-----|-----|
| | 100-250 | 207 | 5% | 67 | 4% |
| | 250-500 | 75 | 2% | 21 | 1% |
| | >500 | 78 | 2% | 21 | 1% |
| | What is your total amount of debt currently? (,000 IQD) | | | | |
| | no debt | 343 | 9% | 140 | 8% |
| | 1-500 | 491 | 13% | 335 | 18% |
| | 500-1000 | 488 | 13% | 242 | 13% |
| | 1000-2000 | 545 | 14% | 273 | 15% |
| | 2000-3000 | 416 | 11% | 197 | 11% |
| | 3000-5000 | 602 | 16% | 303 | 17% |
| | 5000-10000 | 526 | 14% | 264 | 14% |
| | >10000 | 376 | 10% | 168 | 9% |

| Expenditure | | All HH Assessed | | HH Selected for MPCA | |
|--------------------------|---|-----------------|---------------------|----------------------|---------------------|
| Average amount spent on: | | (IQD) | % of average income | (IQD) | % of average income |
| | Food: | 164709 | 68% | 144620 | 84% |
| | Rent: | 23493 | 10% | 32087 | 19% |
| | Healthcare (includes medicines, treatment): | 88290 | 36% | 83311 | 48% |
| | Hygiene items (ex. soap, toothbrush, shampoo): | 24278 | 10% | 22773 | 13% |
| | Water (Water as utility or purchase of water for drinking): | 3419 | 1% | 2930 | 2% |
| | Electricity: | 13573 | 6% | 12596 | 7% |

| | | | | | |
|--|--|--------|------|--------|------|
| | Basic household items (ex. bedding, blankets, electrical goods, assets): | 21502 | 9% | 13171 | 8% |
| | Clothing: | 23355 | 10% | 20170 | 12% |
| | Fuel (ex. propane for cooking, kerosene for heating): | 21995 | 9% | 20629 | 12% |
| | Transportation (ex. taxis, bus): | 33161 | 14% | 30529 | 18% |
| | House, shelter repairs | 33306 | 14% | 28537 | 17% |
| | Communications (ex. phones): | 15951 | 7% | 14776 | 9% |
| | Education (ex. school fees, uniforms, supplies): | 28894 | 12% | 26450 | 15% |
| | Productive assets (Any items used to help generate income, ex. sewing machine, tools): | 1344 | 1% | 1284 | 1% |
| | Give to friends or family members: | 3556 | 1% | 1586 | 1% |
| | Paying off debts: | 348959 | 144% | 617622 | 358% |
| | Other: | 3106 | 1% | 1338 | 1% |

Housing

| | All HH Assessed | HH Selected for MPCA |
|--|-----------------|----------------------|
| Average monthly rental fee (IQD) | 117345 | 112253 |
| Average number of people per HH | 5.60 | 5.39 |
| Average number of families per shelter | 2.57 | 2.61 |

| | | |
|--|-------|-------|
| Average number of women per HH | 2.84 | 2.76 |
| Average number of children per HH | 2.64 | 2.51 |
| Average number of elderly people per HH | 0.11 | 0.15 |
| Average number of individuals sharing toilet/washing facilities? | 12.31 | 12.26 |

| Are you living in a rental house/shelter? | | All HH Assessed | | HH Selected for MPCA | |
|--|---------|-----------------|-----|----------------------|-----|
| | Yes | 495 | 13% | 340 | 19% |
| | No | 3292 | 87% | 1489 | 81% |
| What type of rental agreement do you have? | | | | | |
| | None | 5 | 0% | 4 | 0% |
| | Verbal | 487 | 13% | 333 | 18% |
| | Written | 6 | 0% | 4 | 0% |
| Do you currently face risk of eviction? | | | | | |
| | Yes | 278 | 7% | 155 | 8% |
| | No | 2584 | 68% | 1168 | 64% |
| Does your shelter provide your household with adequate space, privacy, and security? | | | | | |
| | Yes | 1903 | 50% | 830 | 45% |
| | No | 959 | 25% | 493 | 27% |
| Do you share housing with another household? | | | | | |
| | Yes | 1475 | 39% | 686 | 38% |
| | No | 1387 | 37% | 637 | 35% |
| Are there any pregnant or lactating women in your household? | | | | | |
| | Yes | 764 | 20% | 409 | 22% |
| | No | 2997 | 79% | 1404 | 77% |

| | | | | | |
|--|-----|------|-----|------|-----|
| Is your household hosting any children (under 18 years old) that do not belong to your family? | | | | | |
| | Yes | 73 | 2% | 34 | 2% |
| | No | 3714 | 98% | 1795 | 98% |

Disability and Illness

Chronic illness appears to be more prevalent than disability (physical or mental) within the assessed communities in Hawija. In approximately 1 in 10 HH's there is a head of HH with a disability and the same number have a person who is not the head of HH with a disability. Approximately 80% of these individuals disabilities prevent them from working, attending school, caring for themselves, or require expensive ongoing treatment.

| | | | | | |
|--|-----|-----------------|-----|----------------------|-----|
| | | All HH Assessed | | HH Selected for MPCA | |
| Does the head of HH have a disability (physical or mental)? | | | | | |
| | Yes | 383 | 10% | 235 | 13% |
| | No | 3404 | 90% | 1594 | 87% |
| Does the disability prevent Head of Household working, attending school, caring for themselves, or does it require expensive ongoing treatment? | | | | | |
| | Yes | 291 | 8% | 184 | 10% |
| | No | 90 | 2% | 41 | 2% |
| Does the head of HH have a chronic illness? | | | | | |
| | Yes | 1453 | 38% | 832 | 45% |
| | No | 2334 | 62% | 997 | 55% |
| Does the chronic illness prevent Head of Household working, attending school, caring for themselves, or does it require expensive ongoing treatment? | | | | | |
| | Yes | 1016 | 27% | 607 | 33% |
| | No | 266 | 7% | 100 | 5% |
| Are there any household members with a disability (physical or mental)? (excluding the head of HH) | | | | | |

| | | | | | |
|--|-----|------|-----|------|-----|
| | Yes | 430 | 11% | 246 | 13% |
| | No | 3357 | 89% | 1583 | 87% |
| Does the disability prevent any of them working, attending school, caring for themselves, or does it require expensive ongoing treatment? | | | | | |
| | Yes | 369 | 10% | 220 | 12% |
| | No | 239 | 6% | 151 | 8% |
| Are there any household members with a chronic illness? (excluding the head of HH) | | | | | |
| | Yes | 1121 | 30% | 621 | 34% |
| | No | 2666 | 70% | 1208 | 66% |
| Does the chronic illness prevent any of them working, attending school, caring for themselves, or does it require expensive ongoing treatment? | | | | | |
| | Yes | 881 | 23% | 523 | 29% |
| | No | 378 | 10% | 192 | 10% |

Coping mechanisms

Nine out of ten selected HH's could not meet basic needs during the previous 30 days from the vulnerability assessment date. The most common coping mechanisms used in response to this, reported by these households, include incurring debt and limiting their consumption of consumables such as hygiene items and food. Other common coping mechanisms that over half of these HH's resort to include less relying on donations, depleting savings, borrowing money and buying items on credit that are unsustainable over long periods of time.

Every HH included in PDM assessments had been employing at least one negative coping strategy in the 30 days prior to the HH vulnerability assessment. Following MPCA distributions 38% of beneficiaries who received one payment and 49% of beneficiaries that received three monthly payments reported no longer to be resorting to any of the coping strategies we collected data on.

On average, before MPCA was distributed, selected HH's use 7 coping mechanisms whereas non-selected HH's use only an average of 5 coping mechanisms. This difference shows that the selection criteria is effective at targeting HH's unable to cope with their current circumstances and will therefore have a greater impact in reducing the negative impacts of these communities poor financial situation.

| In the past 30 days, were there any times when your household could not meet their basic needs? (basic needs include: food, rent, water, hygiene items, healthcare, utilities, fuel, transportation, and communications) | All HH Assessed | | HH Selected for MPCA | |
|---|-----------------|-----|----------------------|-----|
| Yes | 3189 | 84% | 1641 | 90% |
| No | 598 | 16% | 188 | 10% |

| In the past 30 days, did your household have to employ one of the following strategies to cope the crisis situation? | Single Month Payment Beneficiaries | | | | Multi-Month Payment Beneficiaries | | | |
|--|------------------------------------|-----|-----|-----|-----------------------------------|-----|-----|-----|
| | Baseline | | PDM | | Baseline | | PDM | |
| | No. | % | No. | % | No. | % | No. | % |
| Buy on credit or borrow money to purchase basic needs | 894 | 73% | 372 | 48% | 745 | 80% | 156 | 43% |
| Skip or delay paying rent to meet other needs | 148 | 12% | 21 | 3% | 165 | 18% | 2 | 1% |
| Did your household have to send children (under 18) to work? | 65 | 5% | 26 | 3% | 101 | 11% | 4 | 1% |
| Have your children had to miss school because of costs associated with schooling? | 143 | 12% | 21 | 3% | 146 | 16% | 5 | 1% |
| Did your household have to limit portion size at mealtime (different from number of meals)? | 853 | 70% | 116 | 15% | 745 | 80% | 32 | 9% |
| Move to a less adequate shelter situation due to rent or housing costs | 139 | 11% | 8 | 1% | 165 | 18% | 2 | 1% |
| Reduce essential non-food or basic needs expenditures such as hygiene items, water, baby items, etc. | 1028 | 84% | 100 | 13% | 842 | 91% | 24 | 7% |

| | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|
| Did your household have to rely on donations of food or basic goods from relatives, community, or the mosque? | 580 | 48% | 107 | 14% | 594 | 64% | 24 | 7% |
| Did your household have to sell household items or assets (car, sewing machine, etc.) to be able to buy food or basic goods? | 443 | 36% | 45 | 6% | 397 | 43% | 7 | 2% |
| None | 0 | 0% | 296 | 38% | 0 | 0% | 178 | 49% |

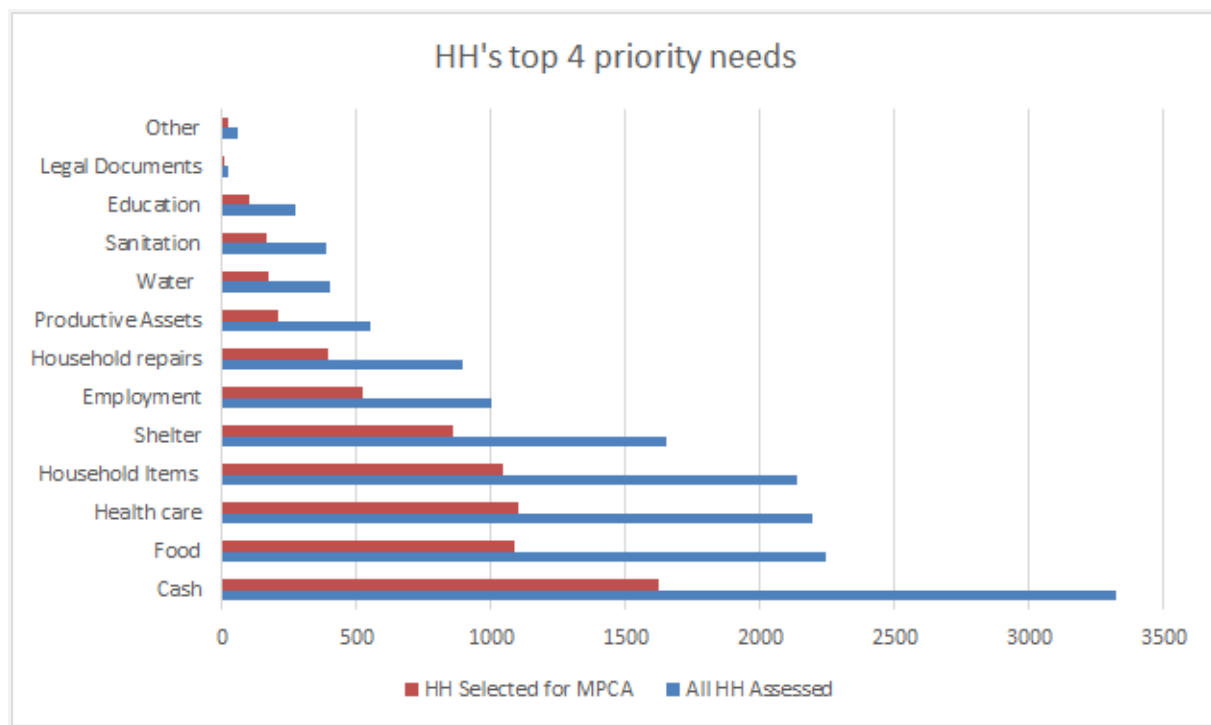
Food Consumption Score (FCS)

The food consumption score (FCS) is a proxy indicator for food security that measures the diversity of household diets, and how frequently food is consumed over the 7 previous days. Both single and multi-month beneficiaries average scores moved from a borderline (28-42) to acceptable score (>42) according to the WFP thresholds for Iraq.

| | Single Month Payment Beneficiaries | | Multi-Month Payment Beneficiaries | |
|---|------------------------------------|------|-----------------------------------|------|
| | Baseline | PDM | Baseline | PDM |
| Average FCS | 36.9 | 42.1 | 34.5 | 46.0 |
| % of HH with an acceptable FCS (above 42) | 16% | 43% | 19% | 58% |

Priority Needs

Cash is reported to be the top priority need for HH's in Hawija confirming once again that our assistance is in line with the need and assistance requested by HH's in Hawija. There seems to be no significant differences in HH's reported top needs between those selected and all HH's assessed suggesting that needs are consistent despite the factors used as criteria for TF MPCA.



Half of the respondents chose other as an option when asked what their top three non-food priority items were. When asked to specify what were these other items the majority of respondents requested refrigerator/freezers. Other common responses included washing machines, air coolers, water tanks and sewing machines but these options were far more infrequent than refrigerator/freezers.

| What are your top 3 non-food priority items? | | All HH Assessed | | HH Selected for MPCA | |
|--|--------------|-----------------|-----|----------------------|-----|
| | Cooker/Stove | 2235 | 59% | 1073 | 59% |
| | Clothing | 1180 | 31% | 586 | 32% |
| | Heater | 998 | 26% | 543 | 30% |
| | Blanket | 831 | 22% | 414 | 23% |
| | Kitchen Set | 699 | 18% | 333 | 18% |
| | Carpet | 670 | 18% | 351 | 19% |
| | Mattress | 601 | 16% | 280 | 15% |
| | Fan | 437 | 12% | 207 | 11% |
| | Sewing Kit | 169 | 4% | 68 | 4% |
| | Baby Kit | 140 | 4% | 53 | 3% |

| | | | | | |
|--|--------------------|------|-----|-----|-----|
| | Hygiene Kits | 118 | 3% | 57 | 3% |
| | Roll mat | 107 | 3% | 71 | 4% |
| | Kerosene Jerry can | 73 | 2% | 37 | 2% |
| | First Aid Kit | 64 | 2% | 21 | 1% |
| | Sheets | 68 | 2% | 33 | 2% |
| | Plastic drawers | 64 | 2% | 28 | 2% |
| | Pillow | 38 | 1% | 21 | 1% |
| | Water Jerry can | 25 | 1% | 9 | 0% |
| | Other | 1897 | 50% | 885 | 48% |